

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Phillip C. Rhodes**  
**Allison M. Rhodes**  
Debtor(s)

Bankruptcy Case No.: 19-24823-CMB  
Per June 25, 2020 Proceeding  
Chapter: 13  
Docket No.: 39 – 5, 24  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Keybank (Cl. #16) governs with all payment changes of record.

Nationstar (Cl. #13) governs to be paid in full with an ongoing escrow of \$485.85 per month.

Priority tax claims will be paid without interest.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: July 1, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Phillip C. Rhodes  
 Allison M. Rhodes  
 Debtors

Case No. 19-24823-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db/jdb  
 cr +Phillip C. Rhodes, Allison M. Rhodes, 1434 Greystone Drive, Pittsburgh, PA 15206-1158  
 +KeyBank N.A. as s/b/m to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15172803 +2414 Morgan Development, 215 N Highland Ave, Pittsburgh, PA 15206-3061  
 15191532 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15172806 Amex, PO Box 1270, Newark, NJ 07101-1270  
 15172804 +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 15172807 +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 15172808 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 15172810 Bank of America, PO Box 15796, Wilmington, DE 19886-5796  
 15172811 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 15196259 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15172821 +Citi/Sears, PO Box 6217, Sioux Falls, SD 57117-6217  
 15172822 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 15203106 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 15172823 +Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 15172824 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034,  
 St Louis, MO 63179-0034  
 15172828 +Color Me Mine, 3722 San Fernando Rd, Glendale, CA 91204-2919  
 15172831 First Bankcard, PO Box 2557, Omaha, NE 68103-2557  
 15172832 +First National Bank, P.O. Box 3412, Omaha, NE 68197-0001  
 15172833 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 15188152 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15172836 KeyBank Commerical Loan Dept, PO Box 94525, Cleveland, OH 44101-4525  
 15172838 +Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 15172839 +Lando, Weisberg Kelley & Co., PC, 6315 Forbes Ave, Pittsburgh, PA 15217-1745  
 15172841 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 15172840 +Mr. Cooper, 350 Highland, Houston, TX 77009-6623  
 15198190 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 15181037 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3129,  
 Omaha, NE 68197)  
 15172843 +PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175  
 15172845 +Pittsburgh City and School District, c/o Jordan Tax Service, 102 Rahway Road,  
 McMurray, PA 15317-3349  
 15172857 +USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121  
 15172858 +USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860  
 15172856 University of Pittsburgh, 127 Thackery Hall, Attn: Collections, Pittsburgh, PA 15260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 02 2020 05:59:29  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15172827 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 Citizens Bank,  
 PO Box 18290, Bridgeport, CT 06601-3290  
 15172825 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 Citizens Bank,  
 PO Box 9665, Providence, RI 02940  
 15172826 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 Citizens Bank, ROP-450,  
 PO Box 7000, Providence, RI 02940  
 15179721 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 Citizens Bank N.A.,  
 One Citizens Bank Way, JCA115, Johnston, RI 02919  
 15172846 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 RBS Citizens CC,  
 1000 Lafayette Blvd, Bridgeport, CT 06604  
 15172847 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 06:00:11 RBS Citizens Cc,  
 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915  
 15172829 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jul 02 2020 06:00:14  
 Department of Labor & Industry, Office of Chief Counsel,  
 Tenth Floor-Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0750  
 15172830 E-mail/PDF: gecsed@recoverycorp.com Jul 02 2020 05:57:45 Dicks MC, Synchrony Bank,  
 PO Box 960012, Orlando, FL 32896-0012  
 15203269 +E-mail/Text: kbarkley@bernsteinlaw.com Jul 02 2020 06:02:54 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15172834 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jul 02 2020 06:00:35 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 15200585 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 02 2020 06:02:14 Jefferson Capital Systems LLC,  
 PO Box 7999, Saint Cloud Mn 56302-9617

District/off: 0315-2

User: dric  
Form ID: 149

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Total Noticed: 63

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15172814 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 02 2020 05:58:27 Chase Amazon,  
Cared Member Services, PO Box 1423, Charlotte, NC 28201-1423  
15172818 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 02 2020 05:57:50 Chase Card Services,  
Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850  
15172815 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 02 2020 05:59:14 Chase Card Services,  
PO Box 15369, Wilmington, DE 19850  
15177322 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 02 2020 06:02:07 KeyBank, N.A.,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
15172835 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 02 2020 06:02:07 Keybank,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
15172837 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 02 2020 06:02:07 Keybank NA,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
15172842 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 02 2020 06:01:27 PA Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
15172848 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:07 Synch/Google, PO Box 965022,  
Orlando, FL 32896-5022  
15172850 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:09 Synch/PPC, PO Box 965005,  
Orlando, FL 32896-5005  
15172851 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:05 Synch/PPC, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
15172849 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:57:44 Synch/google, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
15173467 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:07 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15203339 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:57:44 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
15172853 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:06 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
15172852 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:06 Synchrony Bank/Care Credit,  
P.O. Box 965005, Orlando, FL 32896-5005  
15172855 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:08 Synchrony Bank/TJX,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
15172854 +E-mail/PDF: gecsedirecoverycorp.com Jul 02 2020 05:59:10 Synchrony Bank/TJX,  
PO Box 965015, Orlando, FL 32896-5015

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
15191534\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
15172805\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
15172813\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
15172809\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
15172812\* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
15172819\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
Wilmington, DE 19850)  
15172820\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
Wilmington, DE 19850)  
15172816\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, PO Box 15369, Wilmington, DE 19850)  
15172817\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, PO Box 15369, Wilmington, DE 19850)  
15172844\* +PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175  
TOTALS: 1, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 149

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Phillip C. Rhodes chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

Christopher M. Frye on behalf of Joint Debtor Allison M. Rhodes chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7